



Order Filed on July 3, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

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Attorneys for Secured Creditor

Bayview Loan Servicing, LLC

In Re:

Edith F. Tobia,

Debtor.

Case No.: 18-13338 MBK

Adv. No.:

Hearing Date: 6/26/18 @ 10:00 a.m.

Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: July 3, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtors:

Case No.:

Caption:

Edith F. Tobia

18-13338 MBK

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Bayview Loan Servicing, LLC, holder of a mortgage on real property located at 230 Princeton Avenue, Brick, NJ, 08724-4373, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Marc Capone, Esquire, attorney for Debtor, Edith F. Tobia, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 3) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Edith F. Tobia  
 Debtor

Case No. 18-13338-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2018.

db            Edith F. Tobia,    230 Princeton Ave,    Brick, NJ 08724-4373

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Jeanette F. Frankenberg on behalf of Loss Mitigation Santander Bank cmecf@sternlav.com  
 Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing, LLC  
 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com,  
 jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com  
 Marc C. Capone on behalf of Debtor Edith F. Tobia mcapone@caponeandkeefe.com,  
 docs@caponeandkeefe.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7